UK Step Down Kick-out Deposit Plan (SAN140)

WALKERCRIPS
Structured Investments

The Plan provides the potential to receive an accumulated return of 5.65% p.a. depending on the performance of the FTSE 100 Index.

If, on an Anniversary Date, the FTSE 100 Index closes **at or above the required kick-out level**, the Plan will end and the Initial Deposit will be repaid, plus an accumulated return of 5.65% for each year that has elapsed since the Deposit Start Date.

If, however, the FTSE 100 Index closes **below the required kick-out level** on an Anniversary Date, the Plan will continue to the next Anniversary Date.

Where the Plan has not matured early and runs to the full Five year term, an investor will not receive any return on their Initial Deposit if the Final Index Level finishes below 85% of the Initial Index Level on the Deposit End Date.

Deposit Start Date: 17 July 2026

		Accumulated return amount
Year 2: 17 July 2028 Has the Index closed **at or above 100%** of the Initial Index Level?	YES	11.30%
NO		
Year 3: 17 July 2029 Has the Index closed **at or above 95%** of the Initial Index Level?	YES	16.95%
NO		
Year 4: 17 July 2030 Has the Index closed **at or above 90%** of the Initial Index Level?	YES	22.60%
NO		
Deposit End Date: 17 July 2031		
Is the **Final Index Level at or above 85%** of the Initial Index Level?	YES	28.25%
NO		
Repayment of the Initial Deposit only		

In the event the Final Index Level finishes below 85% of the Initial Index Level, an investor will receive back their Initial Deposit only with no return from the Plan

An investor could lose some or all of their Initial Deposit if Santander UK plc were to fail or become insolvent during the Deposit Term, and the amount exceeds the Financial Services Compensation Scheme (FSCS) limit.

APPLICATION DEADLINE
10 July 2026

DEPOSIT START DATE
17 July 2026

DEPOSIT END DATE
17 July 2031

DEPOSIT TERM
Up to Five years

INDEX
FTSE 100 Index

INITIAL INDEX LEVEL
Closing level of the Index on 17 July 2026: 10,600.37

FINAL INDEX LEVEL
Closing Level of the Index on 17 July 2031

DEPOSIT TAKER
Santander UK plc

S&P CREDIT RATING*
A stable
*as at 27 May 2026

DEPOSIT TAKER RISK
An investor could lose some or all of their deposit if Santander UK plc were to fail and the amount exceeded the Financial Services Compensation Scheme (FSCS) limit

CAPITAL PROTECTION
The Plan is capital protected which means an investor should expect to receive back their Initial Deposit subject to Deposit Taker Risk

For a copy of the brochure (including Terms and Conditions) or for the latest Credit Rating information, please visit www.wcgplc.co.uk/wcsi

Alternatively, please call or email 020 3100 8880 or wcsi@wcgplc.co.uk